

Certificate Number: 12433-PAE-DE-032823868
Bankruptcy Case Number: 19-12323



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 15, 2019, at 2:52 o'clock PM EDT, Angel L. Cales-Ramirez completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 15, 2019 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor